



**GSA Federal Citizen Information Center**

# **Consumer Information Catalog**

**[www.pueblo.gsa.gov](http://www.pueblo.gsa.gov)**

**Free and low-cost information from Pueblo, CO**

**Winter 2004-05  
FREE**

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AND MORE...**

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## ***Dietary Supplements***

Whether you're on a low-carb diet, a high protein diet, a low-fat diet or no diet at all, it's important to get all your vitamins. Use **Dietary Supplements** on page 6 to learn if dietary supplements are right for you. Find out if dietary supplements can be taken instead of eating certain foods, or if it's safe to take supplements with other medications.

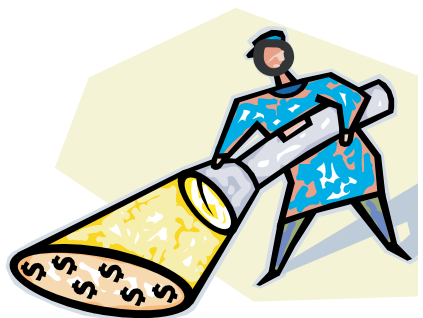


## ***Home Safety Check***

You've created an attractive and welcoming home, but is it safe? Don't leave your loved ones at risk for common household dangers. Conduct at home fire drills twice a year. Install grab bars in all bathroom and shower stalls. Get these tips and more from **The Great American Home Safety Check** on page 10 to help keep your family safe.

## ***Tracking Your Money***

Take charge of your finances and meet your goals with **There's a Lot to Learn about Money** on page 10. Learn how to develop a budget and start saving, the advantages of compound interest and how to manage your credit, including loan terms and conditions.



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The Federal Citizen Information Center (FCIC) was established to help Federal agencies and departments develop, promote, and distribute useful consumer information to the public. One of the ways we do this is by publishing a new **Consumer Information Catalog** four times a year. Each quarter, we search out the best new consumer publications and review those already listed in the **Catalog** for accuracy.

Please be assured that FCIC does not share or sell any information obtained from you with any other organization.

See the full text of these publications and more at [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov)

## **cars**

**Buying a New Car.** Here's a step-by-step guide that is a helpful tool for bargaining with dealers. 2 pp. (1999. FTC) **301M. \$1.00.**

**Buying a Used Car.** Discusses your limited rights when buying from a dealer or private owner. 16 pp. (1998. FTC) **302M. \$1.00.**

**Finding the Best Used Car.** Covers what to look for on the test drive, warning signs of hidden damage, and how to verify the car's history. 10 pp. (2004. NHTSA) **590M. Free.**

**Glove Box Tips.** Six booklets to help you get your car ready for summer and winter driving, choose the right repair shop, and get the best work from your mechanic. 19 pp. (2002. FCIC) **303M. \$1.00.**

**How to Find Your Way Under the Hood & Around the Car.** Instructions for 14 preventive maintenance services you can perform on your car. 2 pp. (2002. FCIC) **308M. \$1.00.**

**How to Get a Great Deal on a New Car.** Step-by-step details for a proven negotiation technique to save money on your next car. 4 pp. (2000. USDA) **305M. \$1.00.**

**Nine Ways to Lower Your Auto Insurance Costs.** Helpful tips on reducing your expenses. Includes a chart to compare discounts. 2 pp. (2003. USDA) **307M. \$1.00.**

**Taking the Scare Out of Auto Repair.** Keep your car running smoothly with these practical tips on spotting trouble, choosing a repair shop, and working with your mechanic. 15 pp. (1996. FTC) **306M. \$1.00.**

**U.S. Government Auto Auctions.** Explains the General Services Administration (GSA) Auto Auctions program and includes a handy checklist on how to buy a quality car at a great price. 5 pp. (2004. GSA) **591M. Free.**

**Understanding Vehicle Financing.** Get the facts on dealership financing—what it is, how you apply, special financing offers, cash back and rebates you may be eligible for, and more. 10 pp. (2002. FTC) **309M. \$1.00.**

## **computers**

**Internet Auctions: A Guide for Buyers and Sellers.** Find out how Internet auctions work, payment options, and how to protect yourself. 18 pp. (2000. FTC) **347M. \$1.00.**

**Shop Safely Online.** Is it really safe? Here are the facts about buying over the Internet and how to protect yourself. 2 pp. (1999. FTC) **348M. \$1.00.**

**Site-Seeing on the Internet.** How to navigate the Internet, learn the local customs and lingo, and know what to avoid during your travels. 11 pp. (1998. FTC) **346M. \$1.00.**

## **education**

**Educational Poster on Water Pollution.** This 17" x 11" poster explains where our drinking water comes from, potential threats to the safety of our water, and what is being done to protect it. (2002. EPA) **546M. Free.**

**Financial Planning for College.** Strategies to help you plan for tuition and fees, along with helpful charts for estimating future costs. 10 pp. (2001. TREA) **510M. Free.**

**GED Information Bulletin.** Explains the content of the GED Tests, how to prepare for them, and how to get more information. 16 pp. (2002. FCIC) **512M. Free.**

**Nontraditional Education: Alternative Ways to Earn Your Credentials.** Get high school or college credit through the GED program, the National External Diploma program, correspondence and distance study, and standardized tests. 13 pp. (1996. DOL) **101M. \$3.00.**

**Smart Saving for College—Better Buy Degrees.** Provides useful information to help you save and invest wisely for college. Explains 529 Plans, Coverdell Education Savings Accounts, Savings Bonds, and more. 23 pp. (2004. SEC) **511M. Free.**

**Walk on the Wild Side: Explore Your Public Lands Activity Book.** Go wild with fun and educational activities designed to help children in grades 3–5 learn more about the fish, wildlife, and plants that inhabit America's public lands. 37 pp. (2001. DOI) **545M. Free.**

## **employment**

**Apprenticeships: Career Training, Credentials—and a Paycheck in Your Pocket.** Apprenticeships are available in more than 850 occupations. Learn how they work and how to choose the best program for you. 20 pp. (2002. DOL) **102M. \$3.75.**

**Employment Interviewing.** Gives useful advice on what to do before, during, and after a job interview. Includes tips to help you get the most out of job fairs. 9 pp. (2000. DOL) **103M. \$1.75.**

**High Earning Workers Who Don't Have a Bachelor's Degree.** Identifies 50 occupations requiring less than a bachelor's degree. 9 pp. (1999. DOL) **105M. \$3.50.**

**The Job Outlook in Brief, 2002-2012.** Here's the forecast on job opportunities and what will be the most sought-after skills. 56 pp. (2004. DOL) **106M. \$7.50.**

**Long-Term Disability Income Insurance.** Outlines features and costs, with tips and a checklist on buying the policy that's right for you. 24 pp. (2000. FCIC) **333M. \$1.00.**

**Occupational Outlook Quarterly.** Reviews new occupations, salaries, job trends, and more. 1-year subscription, 4 issues. (DOL) **250M. \$15.00.**

**Résumés, Applications, and Cover Letters.** Use this helpful guide's samples to prepare a winning cover letter and résumé. 15 pp. (1999. DOL) **108M. \$2.00.**

**Tips for Finding the Right Job.** Assess your skills and interests, create a résumé, write cover letters, and prepare for a job interview. 27 pp. (1996. DOL) **104M. \$3.00.**

**Top 10 Ways to Make Your Health Benefits Work for You.** Use these easy-to-follow tips to help you understand and choose your health benefits. 2 pp. (2001. DOL) **525M. Free.**

## family

**Catch the Spirit: A Student's Guide to Community Service.** Ideas and information on how young people can help make their community a better place. 15 pp. (2002. FCIC) **501M. Free.**

**Fun Play, Safe Play.** Discover the importance of play in your child's learning and development. Suggests toys for different ages. 17 pp. (2004. CPSC) **503M. Free.**

**Got a Sick Kid?** Follow these tips whenever giving medication, and use the recommended vaccine schedule to protect against 12 major childhood diseases. 3 pp. (2003. FDA) **506M. Free.**

**Handbook on Child Support Enforcement.** A "how to" guide for getting the payments owed to you and your children. Lists state and federal offices to contact for more information. 61 pp. (1997. HHS) **505M. Free.**

**Kids and Their Bones: A Parents' Guide.** Taking care of your child's bones now can protect against later fractures and possible osteoporosis. Learn about the factors that may affect the health of your child's bones. 11 pp. (2002. NIAMS) **504M. Free.**

**My History Is America's History.** Colorful 17" x 22" poster has easy ideas for discovering and preserving your family's history, with useful tips on recording family stories. (1999. NEH) **350M. \$1.00.**

**Your Family Disaster Supplies Kit.** Lists kinds of food, first aid supplies, tools, and other items you should stock for an emergency. 4 pp. (1995. FEMA) **349M. 50¢.**

## federal programs

**Americans with Disabilities Act: Questions and Answers.** Explains how the civil rights of persons with disabilities are protected at work and in public places. 31 pp. (2002. DOJ) **513M. Free.**

**Can I Get Free Land from BLM?** Describes the Bureau of Land Management's program to sell excess undeveloped public land and why there is no more available for homesteading. 4 pp. (2003. DOI) **114M. \$2.00.**

**A Guide to Burial at Arlington National Cemetery.** Explains eligibility requirements and services offered for military funerals at Arlington National Cemetery. 5 pp. (2003. ANC) **519M. Free.**

**A Guide to Disability Rights Laws.** Covers the rights of persons with disabilities regarding education, employment, fair housing, public accommodations, and telecommunications. 21 pp. (2002. DOJ) **514M. Free.**

**Guide to Federal Government Sales.** Explains how to buy homes, cars, and other property from 20 federal sales programs. 32 pp. (2003. GSA) **115M. \$3.25.**

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• *Did you also see "U.S. Government Auto Auctions" on page 3?*

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**How You Can Buy Used Federal Personal Property.** Describes used equipment and industrial items sold by the government, how they are sold, and where to call for more information. 5 pp. (2001. GSA) **318M. \$1.00.**

**National Sellers List.** List of addresses and phone numbers for dealers who sell real estate and personal property that have been forfeited to federal law enforcement agencies. 8 pp. (2002. DOJ) **319M. \$1.00.**

**Social Security: Your Number and Card.** Explains why we have Social Security numbers, when and how to get one, and more. 2 pp. (2004. SSA) **515M. Free.**

**U.S. Real Property Sales List.** Lists government real estate properties that are sold by auction or sealed bid and explains how to get more information. 5 pp. (Bimonthly. GSA) **592M. Free.**

**Your Right to Federal Records.** Use the Freedom of Information Act (FOIA) and the Privacy Act to obtain records from the federal government. 36 pp. (2004. DOJ/GSA) **320M. \$1.00.**

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## ***benefits***

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**Apply Online for Social Security Benefits.** Learn how to fill out an online application, how your personal information is protected, who can apply online, and more. 7 pp. (2003. SSA) **517M. Free.**

**Federal Benefits for Veterans and Dependents.** Explains disability, pension, health care, education and housing loans, and additional benefit programs for veterans and their families. 120 pp. (2004. VA) **113M. \$7.00.**

**Request for Social Security Statement.** Complete this form and return it to Social Security to get your earnings history and an estimate of future benefits. 3 pp. (2003. SSA) **516M. Free.**

**Social Security: Understanding the Benefits.** Provides details on retirement, disability, survivor's benefits, Medicare coverage, Supplemental Security Income, and more. 21 pp. (2004. SSA) **518M. Free.**

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- ***Also check out the Retirement Planning section starting on page 11 for more helpful info.***
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## **food**

**Can Your Kitchen Pass the Food Safety Test?** Take the 10-point quiz on food storage, handling, and cooking to protect your family from food-borne illnesses. 4 pp. (2001. FDA) **622M. Free.**

**Cooking for Groups: A Volunteer's Guide to Food Safety.** Whether it's a family reunion buffet or community cookout, learn how to cook and serve food safely and avoid food-borne illness. 40 pp. (2003. FSIS) **621M. Free.**

**Diabetes Recipes.** Five tasty and easy-to-follow recipes for people with diabetes. Nutrition facts for each dish help you keep track of what you are eating. 5 pp. (2002. FDA) **565M. Free.**

**Eat Right to Help Lower Your High Blood Pressure.** Lists menu ideas and recipes to help you control your weight and high blood pressure. 30 pp. (1995. NIH) **116M. \$4.25.**

**Fabulous Fruits...Versatile Vegetables.** Get tips on new ways to serve them, the importance of variety, and how to make eating fruits and vegetables fun and convenient. 6 pp. (2003. USDA) **117M. \$2.50.**

**Fight BAC™: Four Simple Steps to Food Safety.** Advice on how to handle food safely so you, your family, and friends don't become ill. 5 pp. (1998. FSIS) **625M. Free.**

**The Food Guide Pyramid.** Use this guide to select the nutrients you need and reduce the fat, cholesterol, and sodium in your diet. 29 pp. (1996. USDA) **118M. \$1.00.**

**How Much Are You Eating?** Use the helpful charts to determine how much you need each day from each of the five food groups and to compare what you eat with what is recommended so that you don't overeat. 6 pp. (2002. USDA) **121M. \$2.25.**

**Preventing Food-Borne Illness.** Tips on handling food safely. Use the storage guidelines chart to know when to throw away leftovers. 8 pp. (2000. FDA) **624M. Free.**

**Recipes and Tips for Healthy, Thrifty Meals.** How to create healthy and budget-friendly meals—with tips on planning meals, a sample 2-week menu, shopping lists, and 40 great recipes. 76 pp. (2000. USDA) **119M. \$5.50.**

**Thermy™: Use a Food Thermometer.** Get the right thermometer and use this handy temperature chart for safe, delicious food. 4 pp. (2000. FSIS) **623M. Free.**

**Using the Dietary Guidelines for Americans.** Tips on how to choose a diet that will taste good, be nutritious, and reduce chronic disease risks. 8 pp. (2000. USDA) **327M. 50¢.**

## health

**Be An Active Member of Your Health Care Team.** Tips to protect yourself and get the most benefit from prescription and over-the-counter drugs. Includes a list of questions to ask your doctor, nurse, or pharmacist. 4 pp. (2002. FDA) **524M. Free.**

**FDA Consumer.** Get the latest medical news with a 6-issue subscription to this publication. (FDA) **251M. \$14.00.**

**Guide to Health Insurance.** Get answers to the most frequently asked questions and compare services and costs using the checklist in this guide. 23 pp. (2003. USDA) **328M. \$1.00.**

- **Don't miss "Top 10 Ways to Make Your Health Benefits Work for You" on page 4.**

**Guide to Long-Term Care Insurance.** This type of insurance covers services needed by those with chronic illness or disability. Check out the costs, limitations and exclusions, and coverage options you need. 20 pp. (2004. USDA) **331M. \$1.00.**

**How to Find Medical Information.** How to use your local library, the federal government, and the Internet to get information on an illness or disorder. 24 pp. (2001. NIAMS) **528M. Free.**

**How to Keep Your Heart Healthy.** Every year, more than 1 million people have heart attacks. Learn how to recognize heart attack symptoms and make lifestyle changes to reduce your risk. 7 pp. (2004. FDA) **552M. Free.**

**Mammography Today.** How to tell if you are getting a high-quality mammogram, what to do if you need to change mammogram facilities, and more. 6 pp. (2000. FDA) **627M. Free.**

**Protect Your Drinking Water.** Learn where your water comes from, the factors that affect its quality, and how to prevent pollution. 7 pp. (2002. EPA) **547M. Free.**

**Staying Healthy at 50+.** Covers everything from cholesterol levels, various cancers, weight control, and checkups, with helpful charts to keep track of your medications, shots, and screening test results. 64 pp. (2000. HHS) **120M. \$3.00.**

## drugs & health aids

**Aspirin for Reducing Your Risk of Heart Attack and Stroke.** It can have significant benefits and serious side effects—get the facts and speak to a health professional first. 3 pp. (2003. FDA) **551M. Free.**

**Buying Prescription Medicines Online: A Consumer Safety Guide.** Here's a helpful list of do's and don'ts when shopping for medications over the Internet. 5 pp. (2002. FDA) **526M. Free.**

**Dietary Supplements.** Questions to ask before taking dietary supplements, including risks and where to find more information. 2 pp. (2004. FDA) **522M. Free.**

**Drug Interactions: What You Should Know.** Protect yourself and your family from potentially dangerous interactions of prescription drugs, over-the-counter drugs, food, and medical conditions. 8 pp. (2002. FDA) **527M. Free.**

**Know When Antibiotics Work.** Answers common questions about antibiotics, including when they won't help and why to be careful about their use. 4 pp. (2004. FDA) **560M. Free.**

**Menopause & Hormones: A Purse Guide.** Questions to ask your doctor concerning hormone therapy for symptoms of menopause. 2 pp. (2003. FDA) **628M. Free.**

**Menopause & Hormones: Fact Sheet.** Explains the benefits and risks of treating symptoms of menopause with hormone therapy. 2 pp. (2003. FDA) **629M. Free.**

**My Medicines.** Take care of yourself with this easy-to-follow guide that features questions to ask your doctor and a simple chart to keep track of your medications. 6 pp. (2002. FDA) **556M. Free.**



### **New Over-the-Counter Medicine Label...**

**Take a Look!** Medicine labels are now easier to read and understand. View a sample label and the standard information you'll find on it. 5 pp. (2002. FDA) **557M. Free.**

**Over-the-Counter Medicines: What's Right for You?** Use labeling information to avoid harmful interactions, protect against unsafe products, and get the most effective relief from your symptoms. 12 pp. (2002. FDA) **520M. Free.**

**Think It Through: A Guide to Managing the Benefits and Risks of Medicines.** Before starting a new medication, know the right questions to ask your doctor, read your medication labels, and avoid harmful interactions. 4 pp. (2002. FDA) **559M. Free.**

**You Know the Questions That Go Through Your Mind When You Take Your Generic Drug?** Learn about generic drugs, how they differ from brand name drugs, and what is done to make them safe and effective. 3 pp. (2002. FDA) **558M. Free.**

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## ***exercise & diet***

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**Fitness and Exercise.** Get fit and feel better with daily activities that fit the weather, your lifestyle, and your schedule. 12 pp. (1996. NIH) **555M. Free.**

**Handout on Health: Sports Injury.** Learn what kinds of activities are most likely to cause injuries, how to prevent them, and recent treatment advances. 16 pp. (2004. NIAMS) **502M. Free.**

**Losing Weight: More Than Counting Calories.** Use this guide to learn whether you're overweight, develop healthier eating habits, increase your physical activity, and create a successful weight loss plan. 6 pp. (2002. FDA) **523M. Free.**

**Questions & Answers About Arthritis and Exercise.** Get suggestions on the best exercises to include in a program to help treat arthritis symptoms. 18 pp. (2001. NIAMS) **529M. Free.**

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## ***medical problems***

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**Alzheimer's: Searching for a Cure.** Learn how Alzheimer's is diagnosed, its symptoms, current drug treatments, and lifestyle advice to help prolong mental health. 6 pp. (2003. FDA) **613M. Free.**

**Arthritis and Rheumatic Diseases.** Basic facts about these conditions, including examples of rheumatic diseases, symptoms, causes, diagnosis, and treatments. 34 pp. (2002. NIAMS) **543M. Free.**

**Arthritis: Timely Treatments for an Ageless Disease.** This guide explains the types of arthritis, new treatments available, unproven remedies to guard against, and more. 6 pp. (2002. FDA) **535M. Free.**

**Atopic Dermatitis.** Find out more about the symptoms and treatments for this disease, which causes extremely itchy, inflamed skin. 37 pp. (2003. NIAMS) **509M. Free.**

**Boning Up on Osteoporosis.** Learn the risk factors, diagnosis, and treatment options for preventing, minimizing, and even building back bone mass. 6 pp. (2003. FDA) **537M. Free.**

**Breathing Better.** Control your asthma with an action plan to recognize your triggers, track your symptoms, monitor your breathing and know when to take medication. 8 pp. (2003. FDA) **566M. Free.**

**Diabetes.** Many people who have diabetes are unaware they have it. Learn more about diabetes, its risk factors, the warning signs of diabetes, and treatments available. 6 pp. (2002. FDA) **564M. Free.**

**Do I Have Arthritis?** Read about common signs of arthritis and how medications and exercise can help. 28 pp. (2001. NIAMS) **540M. Free.**

**Do I Have Lupus?** Lupus is a disease in which the immune system attacks the body's healthy cells and tissues. Learn about the three main types, their symptoms, who is affected, and how lupus is diagnosed and treated. 50 pp. (2003. NIAMS) **562M. Free.**

**Eating Disorders.** Learn the symptoms of different eating disorders, who is most likely to be affected, and various treatment options. 8 pp. (2001. NIMH) **521M. Free.**

**Heart Disease.** Heart disease is a leading cause of death in the U.S. Recognize the signs of heart disease, including the "silent" symptoms, and get tips on how to lower your risk. 2 pp. (2004. FDA) **553M. Free.**

**Lung Cancer.** Describes how it is diagnosed, the types and stages of lung cancer, warning signs, and more. 2 pp. (2004. FDA) **567M. Free.**

**Lupus.** Discover more about lupus, including warning signs and available treatments. 33 pp. (1997. NIAMS) **563M. Free.**

**Managing Chronic Pain.** Information on how to cope with chronic pain, which includes back pain, headaches, arthritis, cancer pain, and neuropathic pain. 5 pp. (2004. FDA) **542M. Free.**

**Osteoarthritis.** Discusses symptoms, treatments, and helpful exercises for the most common type of arthritis. 36 pp. (2002. NIAMS) **541M. Free.**

**Preventing Stroke.** Learn about the most common cause of adult disability and estimate your risk with the informative stroke-risk chart. 8 pp. (1999. NIH) **329M. \$1.00.**

**Questions & Answers About Acne.** Find out how acne develops, treatment suggestions, and how to care for your skin. 12 pp. (2001. NIAMS) **507M. Free.**

**Questions & Answers About Arthritis Pain.** Explains conventional and alternative options for short-term relief and long-term pain management. 18 pp. (2001. NIAMS) **530M. Free.**

**Questions & Answers About Fibromyalgia.** Learn about causes, treatments, and latest research efforts on this chronic disorder, which causes widespread pain and tenderness in your muscles and soft tissue and other symptoms. 26 pp. (2004. NIAMS) **538M. Free.**

**Questions & Answers About Gout.** Here are the details on this painful type of arthritis, including symptoms, treatments, and more. 11 pp. (2002. NIAMS) **531M. Free.**

**Questions & Answers About Hip Replacement.** Describes who is a likely candidate, alternatives available, possible complications, recovery, and what to expect during rehabilitation. 15 pp. (2001. NIAMS) **533M. Free.**

**Questions & Answers About Knee Problems.** Causes, symptoms, diagnosis, and treatment of specific knee conditions. 30 pp. (2001. NIAMS) **534M. Free.**

**Questions & Answers About Psoriasis.** This chronic skin disorder causes scaling and inflammation. Learn about its causes, symptoms, types, diagnosis, and treatments. 17 pp. (2003. NIAMS) **508M. Free.**

## Questions & Answers About Rosacea.

This chronic disease affects the skin and causes redness and pimples. Learn more about causes, treatments, and how to minimize flare-ups. 10 pp. (2002. NIAMS) **532M. Free.**

**Reactive Arthritis.** This form of arthritis occurs as a reaction to an infection in another part of the body. This helpful guide details its causes, symptoms, diagnosis, treatments, and more. 17 pp. (2002. NIAMS) **536M. Free.**

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• *Also check out “Questions & Answers About Arthritis and Exercise” on the previous page.*

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**Rheumatoid Arthritis.** Discusses diagnosis and treatments, with a medication chart for drug benefits and side effects. 44 pp. (2004. NIAMS) **539M. Free.**

**Strokes.** Basic facts on the 3 types of strokes, warning signs, and how to lower your risk. 2 pp. (2004. FDA) **554M. Free.**

**The Flu.** The flu is different than a cold and usually appears without warning signs. Know the symptoms, types of vaccines available, who is at risk, and more. 2 pp. (2004. FDA) **561M. Free.**

**Understanding Treatment Choices for Prostate Cancer.** Find out how prostate cancer is diagnosed, available treatment options, and follow-up care. 44 pp. (2000. NCI) **626M. Free.**

**Urinary Tract Infections in Adults.** Learn about its causes, symptoms, and treatments. 8 pp. (1999. NIH) **330M. \$1.00.**

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## *mental health*

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**Depression.** Outlines the 3 main types of depression, causes, symptoms, and how to find out more information. 2 pp. (2004. FDA) **618M. Free.**

**Let's Talk About Depression.** Helps teenagers learn the symptoms of depression and where to get help. 3 pp. (2001. NIMH) **614M. Free.**

**Real Men...Real Depression.** Almost 6 million men in the U.S. have a depressive disorder, but many don't admit it or seek help. Here's how to recognize the symptoms and get treatment. 3 pp. (2003. NIMH) **620M. Free.**



**Stories of Depression: Does This Sound Like You?** Do you feel really sad, tired, or worried for extended periods of time? Read these stories to learn more and get help. 20 pp. (2003. NIMH) **619M. Free.**

**A Story of Bipolar Disorder (Manic-Depressive Illness): Does This Sound Like You?** Mood swings can be a serious problem. Read this story for more on symptoms, causes, and treatment. 20 pp. (2003. NIMH) **616M. Free.**

**What to Do When a Friend is Depressed.** Depression is a serious disease that affects people of all ages, even teenagers. This guide helps teens understand the myths about depression and find out where to get help. 3 pp. (2001. NIMH) **615M. Free.**

## housing

### *financing & sales*

**100 Questions and Answers About Buying a New Home.** This great guide focuses on finances—from how much home you can afford, to various mortgage loan programs, insurance, taxes, and more. 40 pp. (2003. HUD) **594M. Free.**

**Borrower's Guide to Home Loans.** Here's how to find the best loan when shopping for home equity loans and reverse mortgages. 16 pp. (2002. FTC) **595M. Free.**

**Don't Be A Victim of Loan Fraud.** Be a smart consumer when buying or refinancing. Use these 11 tips to learn more about predatory lending, recognize tactics that predators use, identify warning signs of fraud, and more. 5 pp. (2003. HUD) **609M. Free.**

**Financing an Energy-Efficient Home.** Find mortgages and home improvement loans to make your home more energy efficient. 8 pp. (2000. DOE) **126M. \$2.00.**

**How To Avoid Foreclosure.** Explains how homeowners with FHA-insured mortgages can avoid losing their homes and ruining their credit because of missed payments. 5 pp. (2001. HUD) **601M. Free.**

**How to Buy a Home With a Low Down Payment.** Describes how to qualify for a low down payment mortgage, determine what you can afford, and how mortgage insurance works. 9 pp. (2002. USDA) **597M. Free.**

**How to Buy a Manufactured (Mobile) Home.** Tips on selection and placement, warranties, site preparation, transportation, installation, and more. 14 pp. (1997. FTC) **304M. \$1.00.**

**Looking for the Best Mortgage—Shop, Compare, Negotiate.** Use these 3 steps to save money on a mortgage or home loan. Includes a mortgage shopping worksheet. 7 pp. (1999. FRB) **334M. \$1.00.**

**Putting Your Home on the Loan Line is Risky Business.** Before getting a home equity loan, explore your options, comparison shop, be aware of questionable lender practices, and know your rights. 4 pp. (2003. FRB) **323M. \$1.00.**

**Tips for a Successful Interstate Move.** Helpful information when you move across state lines. Includes what you should know before choosing a mover, as well as tips on what to do if there is a problem. 7 pp. (2003. DOT) **602M. Free.**

**Twelve Ways to Lower Your Homeowners Insurance Costs.** Practical tips and phone numbers of state insurance departments. 4 pp. (1995. FCIC) **335M. \$1.00.**

### *home maintenance*

**Am I Covered?** Answers 15 common questions regarding homeowners insurance and explains what is covered in a standard policy. 9 pp. (1997. USDA) **336M. \$1.00.**

**Cooling Your Home Naturally.** Ways to save electricity and keep your home cool with landscaping, roof treatments, shading, and windows. 8 pp. (1994. DOE) **127M. \$2.00.**

**Drinking Water from Household Wells.** Families with their own wells are responsible for maintaining them and making sure that the water is safe to drink. Here are the facts on sources of pollution and how to keep your water safe. 16 pp. (2002. EPA) **548M. Free.**

**Energy Savers: Tips on Saving Energy & Money at Home.** Reduce your home energy use with tips on insulation, weatherization, heating, and more. 36 pp. (1998. DOE) **337M. \$1.00.**

**Energy-Efficient Air Conditioning.** Explains how air conditioners work, what different types are available, and how to troubleshoot and maintain your air conditioners. 8 pp. (1999. DOE) **125M. \$1.50.**

### **Great American Home Safety Check.**

Provides important tips to help stop slips/falls, poisoning, and fire/burns—the leading causes of home safety issues in the U.S. 4 pp. (2003. FCIC) **603M. Free.**

### **Indoor Air Hazards Every Homeowner Should Know About.**

Information on how to get rid of molds, carbon monoxide, radon, asbestos, lead, tobacco smoke, and other pollutants. 16 pp. (2004. USDA/EPA) **593M. Free.**

### **Indoor Electrical Safety Check.**

Quick and easy tips to make your home safe from electrical hazards. 21 pp. (2004. CPSC) **604M. Free.**

### **National Flood Insurance Guide.**

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